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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: **FRANK M. SEXTON et al.**) Confirmation No. 9209
Serial No.: 09/775,335)
Filed: February 1, 2001)
Title: MULTI-RISK INSURANCE SYSTEM)
AND METHOD)
Art Unit: 3626)
)

Examiner: Kalinowski, Alexander G.

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to the Commissioner For Patents, P.O. Box 1450 Alexandria, Virginia 22313-1450.

on June 9, 2004
Jacqueline Dowdell

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Applicants submit herewith patents of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56. However, submitting this information is not intended to constitute an admission that any patent, publication or other information referred to herein either is "material" pursuant to 37 CFR 1.56 or is "prior art" for this invention.

In accordance with 37 CFR 1.97(g), (h), the filing of the Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(b) exists.

A list of patent(s) and/or publications is set forth on the attached Form PTOL-1449.

Copies of all available patents are supplied herewith for the Examiner's convenience.

It is respectfully submitted that the present invention is deemed patentable over the cited references, whether taken singly or in combination. Applicants are submitting these references for consideration by the Examiner and for purposes of entering these citations in the official file in order to comply with their duty of candor.

If a fee is due, the Patent Office is authorized to debit our deposit account number 10-1202.

Respectfully submitted,

Date: 6/9/04


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FORM PTO-1449 (Rev. 2-32)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO. 000000-000-104	APPLICATION SERIAL NO. 09/775,335
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT: SEXTON et al.	
Use several sheets if necessary		FILING DATE: 2/01/2001	GROUP: 9209

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER _____ **DATE CONSIDERED** _____

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449 [6-4])